

# KEEPING LENDERS INFORMED

September 2008

## INSIDE THIS ISSUE:

<i>S/RLA</i>	1
<i>Special Conference Call</i>	1
<i>SOP 50-10 (5)</i>	1
<i>Patriot Lender Pro-</i>	2
<i>Lender Progress Report</i>	3
<i>County Lending</i>	4
<i>Statistics</i>	
<i>7(a) and 504 Lender</i>	5
<i>Rankings</i>	

## Sacramento Loan Processing Center

### New mailing address:

Sacramento Loan  
Processing Center  
6501 Sylvan Road  
Suite 111  
Citrus Heights, CA 95610

### New fax number:

Loan Applications  
[PLP & SBAExpress]  
(916) 231-3555

### Comments regarding the newsletter are always welcome.

Contact Virginia Smith at  
[virginia.smith@sba.gov](mailto:virginia.smith@sba.gov) or  
(315) 471-9393 ext. 250.

Helping small businesses  
**start, grow and succeed.**



Your Small Business Resource

## SMALL/RURAL LENDER ADVANTAGE

On September 1, 2008, SBA unveiled a new loan initiative in our region titled **Small/Rural Lender Advantage (S/RLA)**.

S/RLA is a component of SBA's 7(a) loan guarantee program and is designed to encourage small community/rural lenders to partner with SBA by simplifying and streamlining SBA's application process.

S/RLA loan forms can be found at [www.sba.gov/rurallenderadvantage/](http://www.sba.gov/rurallenderadvantage/). Any lender who is in good standing with SBA and has processed an average of 20 or fewer SBA loans annually over the last three SBA fiscal years is eligible to participate in S/RLA.

The Syracuse District Office sent a letter to eligible lenders describing the program in more detail. If

you would like further information, please contact your local Syracuse District Office Representative.

### Dan O'Connell

(518) 446-1118 ext. 231

### Brian Qualey

(607) 734-8130 ext. 26

### Valerie Shoudy

(315) 471-9393 ext. 253

### Virginia Smith

(315) 471-9393 ext. 250

## SAVE THE DATE: CONFERENCE CALL WITH SBA & FEDERAL RESERVE BOARD

### SBA's Region II Hosts Conference Call on the Economic Climate

#### What:

The SBA's Region II Office will host a special conference call on the current economic climate. We invite you to learn more about ways you can overcome the economic challenges you may be facing as well as learn how SBA's services and programs can assist you.

#### Who:

SBA Regional Administrator  
Michael Pappas  
Federal Reserve Bank of New  
York Economist  
Jason Bram

#### When:

September 29, 2008  
11:00 am - Noon

#### Where: (Teleconference Call)

Call-in Number: (866) 740-1260  
Access Code: 3020001#

#### Please RSVP to

[natale.goriel@sba.gov](mailto:natale.goriel@sba.gov) by  
September 26<sup>th</sup> as the num-  
ber of lines are limited.

Log on to [www.readytalk.com](http://www.readytalk.com)  
and use the same access  
code - 3020001# - to view the  
PowerPoint presentation

This conference call prom-  
ises to be very interesting and  
informative. Please register  
early!

## SOP 50-10(5) FREQUENTLY ASKED QUESTIONS

Now available online: General and Environmental Frequently Asked Questions (FAQs) regarding SOP 50 10 (5) Lender and Development Company Loan Programs. The FAQs are accessible at [www.sba.gov/aboutsba/sbaprograms/elending/reg/](http://www.sba.gov/aboutsba/sbaprograms/elending/reg/)

## Syracuse District Patriot Lender of the Year Progress Report

Includes loans approved for Veteran-owned businesses  
and approvals of Patriot Express Loans

**YTD FY2008 (10/01/07 – 8/31/08)**

M&T Bank	9	\$1,186,000
Five Star Bank	8	\$617,200
New York Business Development Corp.	6	\$2,187,000
NBT Bank	6	\$578,500
Alliance Bank	6	\$415,600
First National Bank of Scotia	4	\$492,500
Adirondack Bank	4	\$130,000
Citizens Bank	4	\$86,000
Bank of America	4	\$80,000
Empire State Certified Dev. Corp.	3	\$2,293,000
Ballston Spa National Bank	3	\$407,000
The Adirondack Trust Company	2	\$300,000
The Oneida Savings Bank	2	\$210,500
Community Bank	2	\$116,000
Glens Falls National Bank	2	\$100,000
First Niagara Bank	2	\$40,000
CIT Small Business Lending Corp.	1	\$458,000
Greater Syracuse Business Dev. Corp.	1	\$228,000
HSBC Bank (USA)	1	\$150,000
Watertown Savings Bank	1	\$100,000
TD Bank	1	\$50,000
NBT Bank	1	\$50,000
KeyBank	1	\$40,000
Legacy Bank	<u>1</u>	<u>\$25,000</u>
<b>Total Veteran-Related Loans YTD</b>	<b>75</b>	<b>\$11,452,300</b>

## Syracuse District Lender of the Year Progress Report

Based on Number of Loan Approvals

**YTD FY2008** (10/1/07 – 8/31/08)

	<b>YTD FY08</b>	<b>YTD FY07</b>	<b>Total 2007</b>
<b>Large Commercial Lenders &gt; \$10B</b>			
M&T Bank	122	114	123
Citizens Bank	60	97	100
KeyBank	46	53	55
HSBC Bank USA	26	68	72
Bank of America	23	51	54
TD Bank	17	13	15
Capital One Bank (USA)	13	74	79
JPMorgan Chase Bank	11	15	15
CIT Small Business Lending Corp.	6	13	14
<b>Large Community Lenders \$1B - \$10B</b>			
First Niagara Bank	48	27	34
Five-Star Bank	34	21	23
NBT Bank	24	15	16
Alliance Bank, N.A.	16	18	19
Community Bank	14	7	8
Tompkins Trust Company	9	9	9
Glens Falls National Bank	6	4	4
Visions Federal Credit Union	3	4	4
Berkshire Bank	3	0	0
Trustco Bank	2	14	14
<b>Small Community Lenders &lt; \$1B</b>			
Oneida Savings Bank	13	6	8
Ballston Spa National Bank	11	8	9
Adirondack Trust Company	11	8	12
Adirondack Bank	11	7	8
First National Bank of Scotia	10	3	4
Watertown Savings Bank	9	7	11
Pathfinder Bank	8	6	10
Corning Federal Credit Union	8	4	5
Solvay Bank	7	5	8
Rome Savings Bank	7	4	5
Elmira Savings Bank, FSB	5	2	2
Chemung Canal Trust Company	3	4	4
Steuben Trust Company	2	1	2

**Syracuse SBA District - FY 2008 By County**  
**YTD - October 1, 2007 - August 31, 2008**

	<u><b>504 Approvals</b></u>		<u><b>7(a) Approvals</b></u>		<u><b>Total 7(a) &amp; 504</b></u>	
Albany	11	\$3,424,000	60	\$10,354,400	71	\$13,778,400
Broome	1	\$422,000	32	\$7,496,000	33	\$7,918,000
Cayuga	1	\$477,000	11	\$1,643,300	12	\$2,120,300
Chemung	1	\$112,000	21	\$3,248,909	22	\$3,360,909
Chenango			7	\$832,800	7	\$832,800
Clinton	1	\$1,127,000	9	\$755,000	10	\$1,882,000
Columbia	6	\$1,309,000	11	\$915,000	17	\$2,224,000
Cortland	1	\$616,000	9	\$1,384,000	10	\$2,000,000
Delaware			2	\$315,000	2	\$315,000
Essex	1	\$1,336,000	9	\$1,601,700	10	\$2,937,700
Franklin	4	\$2,268,000	3	\$141,000	7	\$2,409,000
Fulton	3	\$674,000	9	\$3,011,000	12	\$3,685,000
Greene	2	\$568,000	3	\$75,000	5	\$643,000
Hamilton	1	\$368,000			1	\$368,000
Herkimer			9	\$915,000	9	\$915,000
Jefferson	2	\$435,000	19	\$2,415,800	21	\$2,850,800
Lewis			1	\$162,500	1	\$162,500
Madison	1	\$118,000	15	\$1,479,500	16	\$1,597,500
Montgomery	2	\$1,207,000	4	\$550,000	6	\$1,757,000
Oneida	1	\$256,000	52	\$7,828,400	53	\$8,084,400
Onondaga	8	\$2,356,000	128	\$14,554,061	136	\$16,910,061
Oswego	3	\$423,000	27	\$3,514,100	30	\$3,937,100
Otsego	1	\$250,000	7	\$649,900	8	\$899,900
Rensselaer	2	\$955,000	31	\$1,638,000	33	\$2,593,000
Saint Lawrence	1	\$160,000	17	\$860,900	18	\$1,020,900
Saratoga	11	\$5,979,000	61	\$6,763,600	72	\$12,742,600
Schenectady	7	\$1,639,000	28	\$3,687,300	35	\$5,326,300
Schoharie			1	\$285,000	1	\$285,000
Schuyler	1	\$323,000	2	\$218,000	3	\$541,000
Steuben	2	\$299,000	36	\$4,229,108	38	\$4,528,108
Tioga			10	\$1,857,700	10	\$1,857,700
Tompkins			18	\$3,014,400	18	\$3,014,400
Warren	1	\$248,000	19	\$2,656,500	20	\$2,904,500
Washington			12	\$2,322,700	12	\$2,322,700
<b>YTD Total</b>	<b>76</b>	<b>\$27,349,000</b>	<b>683</b>	<b>\$91,375,578</b>	<b>759</b>	<b>\$118,724,578</b>

# Syracuse SBA District Approvals - YTD FY2008 (10/1/07 - 8/31/08)

## SBA 7(a) Loan Approvals

M&T Bank	122	\$16,653,400
Citizens Bank	60	\$1,887,100
First Niagara Bank	48	\$2,774,500
KeyBank National Association	46	\$5,037,900
New York Business Dev. Corp.	43	\$15,436,800
Five Star Bank	34	\$1,432,200
HSBC Bank USA	26	\$2,406,000
NBT Bank, National Association	24	\$3,279,700
Bank of America	23	\$760,500
TD Bank	17	\$2,419,100
Alliance Bank, N.A.	16	\$1,278,600
Community Bank, NA	14	\$1,141,459
The Oneida Savings Bank	13	\$1,663,500
Capital One Bank (USA)	13	\$555,000
Adirondack Bank	11	\$1,151,000
The Adirondack Trust Company	11	\$1,147,000
Ballston Spa National Bank	11	\$801,000
JPMorgan Chase Bank	11	\$355,500
First National Bank of Scotia	10	\$820,000
Watertown Savings Bank	9	\$1,303,800
Tompkins Trust Company	9	\$942,900
Pathfinder Bank	8	\$1,506,000
Corning Federal Credit Union	8	\$855,850
Superior Financial Group, LLC	8	\$77,500
Solvay Bank	7	\$1,220,000
The Rome Savings Bank	7	\$976,300
CIT Small Business Lending Corp.	6	\$2,337,200
Glens Falls National Bank	6	\$868,000
Banco Popular North America	5	\$1,386,900
The Elmira Savings Bank	5	\$553,500
Legacy Banks	5	\$125,000
Home Loan Investment Bank	4	\$1,987,500
Empower Federal Credit Union	4	\$573,000
Chemung Canal Trust Company	3	\$1,712,908
Small Business Loan Source, LLC	3	\$1,056,000
Visions Federal Credit Union	3	\$349,500
Berkshire Bank	3	\$65,000
Comerica Bank	2	\$2,337,200
PNC Bank, National Association	2	\$330,000
Wilber National Bank	2	\$218,861
Trustco Bank	2	\$182,000
Steuben Trust Co	2	\$155,000
Wachovia SBA Lending, Inc.	1	\$1,983,000
Live Oak Banking Company	1	\$1,760,000
Mainstreet Lender 7(A), LLC	1	\$1,155,000
Shinhan Bank America	1	\$1,000,000
UPS Capital Business Credit	1	\$680,000
Community South Bank	1	\$594,000
Stearns Bank National Association	1	\$427,000
SEFCU	1	\$350,000
United Western Bank	1	\$308,000

The National Bank of Delaware Co.	1	\$300,000
The Pittsfield Co-Operative Bank	1	\$250,000
The Bank of Bennington	1	\$185,500
Grow America Fund, Inc.	1	\$117,900
Wells Fargo Bank	1	\$55,000
Citizens & Northern Bank	1	\$50,000
Innovative Bank	1	\$25,000
Alternatives Federal Credit Union	1	\$15,000
<b>Total 7(a) Loan Approvals</b>	<b>683</b>	<b>\$91,375,578</b>

## SBA 504 Loan Approvals

Empire State Certified Dev. Corp.	67	\$25,790,000
Greater Syracuse Business Dev. Corp.	7	\$1,288,000
Operation Oswego County, Inc.	2	\$271,000
<b>Total 504 Loan Approvals</b>	<b>76</b>	<b>\$27,349,000</b>

## 504 Third Party Lenders

Key Bank	9	\$4,595,500
HSBC Bank USA	8	\$2,452,750
M&T Bank	7	\$3,067,500
First Niagara Bank	5	\$3,213,500
Community Bank	4	\$7,158,500
NBT Bank	4	\$1,092,500
The Adirondack Trust Company	3	\$3,810,000
New York Business Dev. Corp.	3	\$1,655,000
First National Bank of Scotia	3	\$683,177
National Union Bank	3	\$562,500
The Bank of Bennington	2	\$1,225,000
Visions Federal Credit Union	2	\$867,500
Alliance Bank	2	\$603,000
Pathfinder Bank	2	\$349,150
SEFCU	2	\$311,500
The Provident Bank	1	\$2,175,000
Legacy Bank	1	\$720,000
Citizens Bank	1	\$700,000
American Bank Mortgage Group	1	\$670,000
Bank of America	1	\$425,000
Five Star Bank	1	\$392,132
The Bank of Green County	1	\$350,000
Rome Savings Bank	1	\$312,500
Wilber National Bank	1	\$301,667
Ballston Spa National Bank	1	\$260,000
Patriot Federal Bank	1	\$250,000
Ulster Savings Bank	1	\$237,500
Steuben Trust Company	1	\$217,650
Solvay Bank	1	\$175,000
The Elmira Savings Bank	1	\$133,250
JPMorgan Chase Bank	1	\$109,500
Pioneer Commercial Bank	1	\$100,000
<b>Total</b>	<b>76</b>	<b>\$39,176,276</b>

**Total 7(a) and 504 Approvals 759 \$118,724,578**